Law Offices RALPH G. HOFFMAN 28 Court Street Westminster, Maryland

20508

Recorded November 12, 1965 at 9:35 A.M. Filed February 28,

day of November, in the This Purchase money Murtyaux, made this year one thousand nine hundred and sixty -five--, between GLADYS M. HOLMES, divorced, -----

Maryland----, hereinafter sometimes called Mortgagor; and Frederick County--, State of HAMPSTEAD BANK OF CARROLL COUNTY, MARYLAND, a body corporate of the state of Maryland, hereinafter some times called the Mortgagee.

WHEREAS, the said Mortgagor stands justly and bona fide indebted unto the Mortgagee, in the sum of SIX THOUSAND DOLLARS (\$6,000.00), with interest thereon from date at the rate of 6% per annum, said sum being part of the purchase money for all that lot or parcel of land hereinafter mentioned indebtedness a promissory note, or single bill, bearing even and, whereas, the said Mortgagor executed and delivered for said indebtedness a promissory note, or single bill, bearing even date herewith, payable to the order of the Mortgagee, in 180 monthly instalments of \$50.64 each, including interest, the first of said instalments being payable one month from the date hereof and the remaining instalments being payable successively each month thereafter until the whole debt, principal and interest, has been paid;

and, whereas, for the purpose of more effectually securing the payment of said indebtedness according to the tenor of the aforesaid promissory note, or single bill, these presents are executed. At any time the principal and interest may be reduced or extinguished without premium or penalty. NOW, THEREFORE, this mortgage witnesseth that for and in consideration of the premises and of the sum of One Dollar (\$1.00), the receipt whereof is hereby acknowledged, the said Mortgagor does hereby grant and convey unto the said Mortgagee, its successors and assigns, forever in fee simple, the following land:

All that lot or parcel of land situate in Linganore Election District of Frederick County, Maryland, and containing 3 roods and 23 perches of land, more or less.

Being the same land conveyed unto the mortgagor herein by the deed of LeRoy Russell Elmo, divorced, bearing even date herewith and intended to be recorded among the Land Records of Frederick County immediately prior hereto.

Exhibit No. 1